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Atty Docket No: 27137.010200

11/CR312
P20
7-2-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of
Dykes et al.

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Group Art Unit: 2164

Serial No.: 09/277,771

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Examiner: Yogesh C. Garg

Filed:

March 29, 1999

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For: **SYSTEM AND METHOD FOR TRANSMITTING AND
PROCESSING LOAN DATA**

AMENDMENT UNDER 37 C.F.R. § 1.312

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS
BEING DEPOSITED WITH THE UNITED STATES POSTAL
SERVICE WITH SUFFICIENT POSTAGE AS FIRST CLASS
MAIL IN AN ENVELOPE ADDRESSED TO: ASSISTANT
COMMISSIONER FOR PATENTS, WASHINGTON, D.C. 20231,
ON April 15, 2002
BY [Signature]

SIR:

Please amend the above-identified application as follows:

IN THE TITLE:

Please amend the title to read as follows:

System and Method for Transmitting and Processing Loan or Product Data

IN THE CLAIMS:

Please add new claims 14-16 as follows:

14. A method for collecting and disseminating information over a network connection, comprising the steps of:

providing a form to users via a network connection, said form including a series of possible adjustment criteria, adjustments to product costs, and means associated with